

Date: [Insert Date]

Account Holder Name: [Insert Name]

Account Number: [Insert Account Number]

Subject: NOTICE OF PROHIBITED BUSINESS ACTIVITY ON PERSONAL ACCOUNT

Dear [Insert Name],

This letter is to inform you that during a recent compliance review of your personal account, we identified a high volume of transactions that appear to be business-related. These activities include [Insert examples: multiple third-party payments, commercial deposits, or business-related wire transfers].

According to our Terms and Conditions, personal accounts are intended exclusively for personal, family, or household use. The use of a personal account for business purposes is a violation of our policy and regulatory guidelines.

Required Action:

- Immediately cease all business-related transactions on this personal account.
- If you require banking services for a business, please contact us to open a formal Business Account.

Please be advised that failure to comply with this notice or continued business activity may result in the restriction or permanent closure of your account.

If you believe this assessment is in error or if you have any questions, please contact our Compliance Department at [Insert Phone Number] or visit your local branch.

Sincerely,

[Insert Name/Department]

[Insert Institution Name]